

CLAIMS:

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1. A machine for use in transactions, the machine being operable to accept payment by diminishing the value of credit data stored on a card, the machine being operable to maintain a record of the accumulated value of the payments made, and having a memory storing identification data, the machine being operable to use the stored data to recognise a card as a card authorised for the purposes of downloading, and in response thereto to transfer the accumulated value to the card;
- characterised in that the machine is further operable to use the identification information to recognise that a card is authorised for the purpose of inhibiting downloading, and in response thereto to prevent transfer of accumulated values to cards authorised for downloading.
2. A machine as claimed in claim 1, wherein the machine is operable to check data identifying a card against stored identifying data representing a plurality of cards and, if a match is found, to permit downloading if a flag associated with the matching identifying data indicates that the card is authorised for downloading, and wherein the machine is operable, in response to recognising a card as being authorised for inhibiting downloading, to alter the flags associated with the data identifying cards authorised for downloading.

3. A machine as claimed in claim 1, wherein the machine is operable, in response to recognising a card as being authorised for inhibiting downloading, to reset the memory locations containing data identifying cards authorised for downloading.

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9 4. A machine as claimed in ~~any preceding claim~~¹, wherein the machine is operable, in response to identifying a card as being authorised for inhibiting downloading, to set a flag so that future transfer of accumulated values to a card authorised for downloading is inhibited irrespective of
10 whether or not the memory stores data identifying that card as authorised for downloading.

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5. A machine as claimed in ~~any preceding claim~~¹, wherein the machine is further operable to use the identification data to recognise a card as
authorised for use as a test card, and in response thereto to allow an operation normally performed by the machine in exchange for payment to be carried out without requiring a resultant loss in the credit stored on the test card.

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4p. A machine for use in performing transactions, the machine being operable to accept payment by reducing the value of credit data stored on a card, the machine storing identification data and being operable to use the identification data to recognise a received card as being authorised for test

purposes, and in response thereto to permit an operation normally requiring payment to be carried out by the machine without a resultant reduction in the credit data stored by the test card.

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67. A machine as claimed in claim 5 ~~or 6~~, wherein the machine is operable in response to recognising that a card is authorised for test purposes to reduce the credit value stored on the card as payment, and then to restore the credit value.

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78. A machine as claimed in claim 5, ~~6 or 7~~, wherein the machine is arranged to enable said operation without requiring a resultant loss in the credit on the card only if the machine is first switched into a test mode.

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9. A machine *substantially* as herein described with reference to the accompanying drawings.

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910. A method of operating a vending machine which is operable to accept payment by diminishing the value of credit data stored on a card, and which is further operable to recognise a card as being authorised for the purposes of downloading and in response thereto to transfer to the card a record of the accumulated value of payments made, the method comprising causing the machine to read a card storing data identifying the card as being

authorised for the purpose of inhibiting downloading, the machine thereafter being inoperable for performing the downloading operation.

- 10/11. A method of operating a machine which is operable to accept
- 5 payment by reducing the value of credit data stored on a card, the method comprising the step of testing the machine by causing the machine to read a card storing data identifying the card as being authorised for test purposes, the machine responding thereto by permitting an operation normally requiring
- 10 payment to be carried out by the machine without a resultant reduction in the credit data stored by the test card.